

1. A method for managing employee benefits in real-time,  
the method comprising:

receiving, from an employer, requirements for benefits;  
transmitting the requirements to one or more benefits

5 providers;

receiving bids from the one or more benefits providers to  
satisfy the requirements for benefits;

receiving, from the employer, an authorization to enroll  
benefits of a selected benefits provider from the one or more  
10 benefits providers; and

transmitting the authorization to the selected benefits  
provider.

2. The method of claim 1, wherein receiving the  
15 authorization comprises receiving an electronic signature from  
the employer.

3. The method of claim 1, further comprising receiving,  
from the employer, electronic payment for the benefits.

20

4. The method of claim 1, further comprising receiving  
requests for payment for the benefits from the selected  
benefits provider.

5. The method of claim 4, further comprising:

receiving, from the employer, electronic payment for the  
benefits; and

5 transmitting electronic payment for the benefits to the  
selected benefits provider.

6. The method of claim 5, further comprising receiving a  
carrier receipt from the selected benefits provider.

10

7. The method of claim 5, further comprising  
transmitting a carrier receipt to the employer.

8. The method of claim 1, wherein the benefits comprise  
15 at least one of health care benefits, life insurance benefits,  
savings plans, stock option plans, pension plans, 401K plans,  
credit plans, flexible spending accounts, and claims  
processing for flexible spending accounts.

20 9. The method of claim 1, wherein receiving and  
transmitting are performed using a markup language.

10. The method of claim 10, wherein the markup language comprises Extensible Markup Language (XML).

11. The method of claim 1, further comprising:

5 receiving, from the employer, a request to change benefits for the employee; and

transmitting, to the selected benefits provider, the request to change benefits.

12. The method of claim 1, further comprising:

10 receiving, from the employer, a request to stop benefits; and

transmitting, to the selected benefits provider, the request to stop benefits.

13. Machine-readable media that that store executable

instructions for managing employee benefits in real-time, the instructions causing one or more machines to:

receive, from an employer, requirements for benefits;

20 transmit the requirements to one or more benefits providers;

receive bids from the one or more benefits providers to satisfy the requirements for benefits;

receive, from the employer, an authorization to enroll  
benefits of a selected benefits provider from the one or more  
benefits providers; and

5 transmit the authorization to the selected benefits  
provider.

14. The machine-readable media of claim 13, wherein  
receiving the authorization comprises receiving an electronic  
signature from the employer.

10

15. The machine-readable media of claim 13, wherein the  
instructions further cause the machine to receive, from the  
employer, electronic payment for the benefits.

15

16. The machine-readable media of claim 13, wherein the  
instructions further cause the machine to receive requests for  
payment for the benefits from the selected benefits provider.

20

17. The machine-readable media of claim 16, wherein the  
instructions further cause the machine to:

receive, from the employer, electronic payment for the  
benefits; and

transmit electronic payment for the benefits to the  
selected benefits provider.

18. The machine-readable media of claim 17, wherein the instructions further cause the machine to receive a carrier receipt from the selected benefits provider.

5

19. The machine-readable media of claim 17, wherein the instructions further cause the machine to transmit a carrier receipt to the employer.

10

20. The machine-readable media of claim 13, wherein the benefits comprise health care benefits, life insurance benefits, savings plans, stock option plans, pension plans, 401K plans, credit plans, flexible spending accounts, and claims processing for flexible spending accounts.

15

21. The machine-readable media of claim 13, wherein to receive and to transmit are performed using a markup language.

20

22. The machine-readable media of claim 21, wherein the markup language comprises Extensible Markup Language (XML).

23. The machine-readable media of claim 13, wherein the instructions further cause the machine to:

receive, from the employer, a request to change benefits for the employee; and

transmit, to the selected benefits provider, the request to change benefits.

5

24. The machine-readable media of claim 13, wherein the instructions further cause the machine to:

receive, from the employer, a request to stop benefits; and

10 transmit, to the selected benefits provider, the request to stop benefits.

25. A system for managing employee benefits in real-time, the system comprising:

15 an Enterprise Resource Planning (ERP) system to manage human resources information for a company with employees; and one or more computers to manage information for one or more benefits providers, at least one computer configured to:

receive, via a network and the ERP system,  
20 requirements for benefits services for an employee;  
transmit the requirements, via the network, for benefits services to the one or more of the computers managing information for one or more benefits providers;

receive, via the network, bids to satisfy the requirements for benefits services from the one or more computers;

transmit the bids to the ERP system via the network;

5 receive, via the network and from the ERP system, an authorization to enroll the services of a selected benefits provider from the one or more computers; and

transmit the authorization via the network to a computer managing information for the selected benefits provider.

10

26. A system for managing employee benefits in real-time, the system comprising:

one or more computers managing information for one or more benefits providers;

15

an Enterprise Resource Planner (ERP) to manage human resources information for a company with employees, the ERP being configured to:

obtain requirements for benefits;

transmit, via the network, the requirements to the one or more computers;

20

receive, via the network, bids to satisfy the requirements from the one or more computers;

obtain an authorization to enroll the services of a selected benefits provider; and

transmit, via the network, the authorization to a computer managing information for the selected benefits provider.

5